



February 11, 2010

**Statement
Of
Anthem Blue Cross and Blue Shield
On
SB 51 An Act Concerning Machine-Readable Medical Benefits Identification Cards.**

Good afternoon Senator Crisco, Representative Fontana and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am on testifying on **SB 51 An Act Concerning Machine-Readable Medical Benefits Identification Cards.**

We are concerned about **SB 51**. Our concern lies around the rapidly advancing area of technology and a lack of national standards. In terms of the area of technology, identification cards is an ever-growing field. For example, not long ago magnetic strips were the most prevalent types of cards which were then quickly replaced with SMART cards and now our industry is exploring how to leverage cell phone technology to provide health insurance information. This legislation does not, and in all honesty cannot, provide for the use technology that has not yet even been developed.

We are also concerned because there are no national standards and uniform operating rules for machine readable cards yet to be created or adopted. For companies like Anthem, who are insurers that have business in more than one state, for purposes of streamlining processes and maximizing the administration of healthcare benefits, it is best if we don't have to comply with potentially 50 different standards that have been adopted by different states.

Thank you for the opportunity to speak on this bill and welcome any questions you may have.